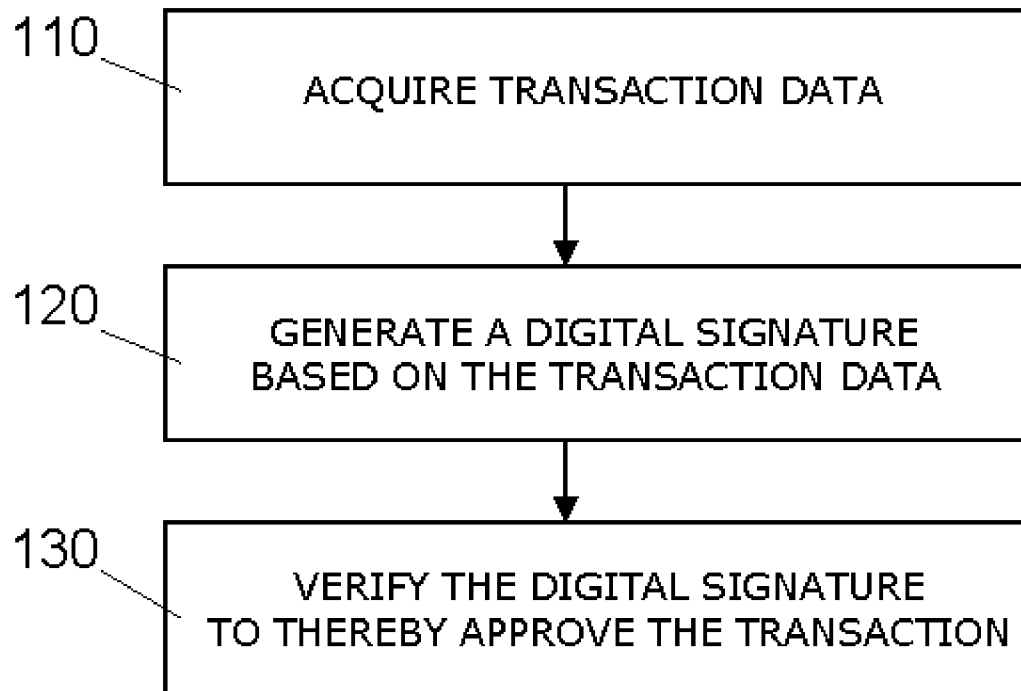


FIG. 1



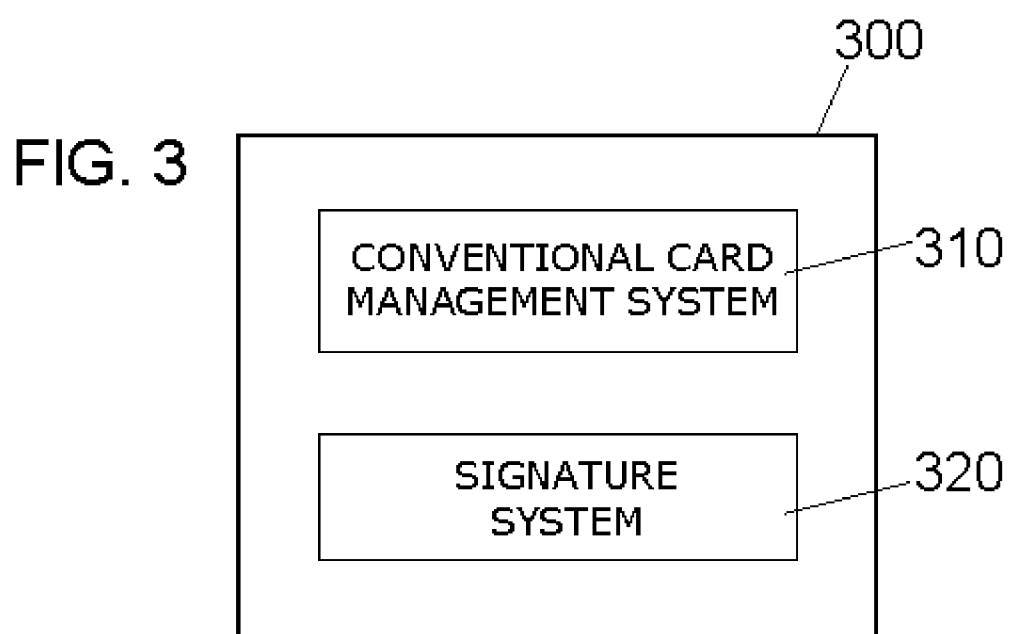
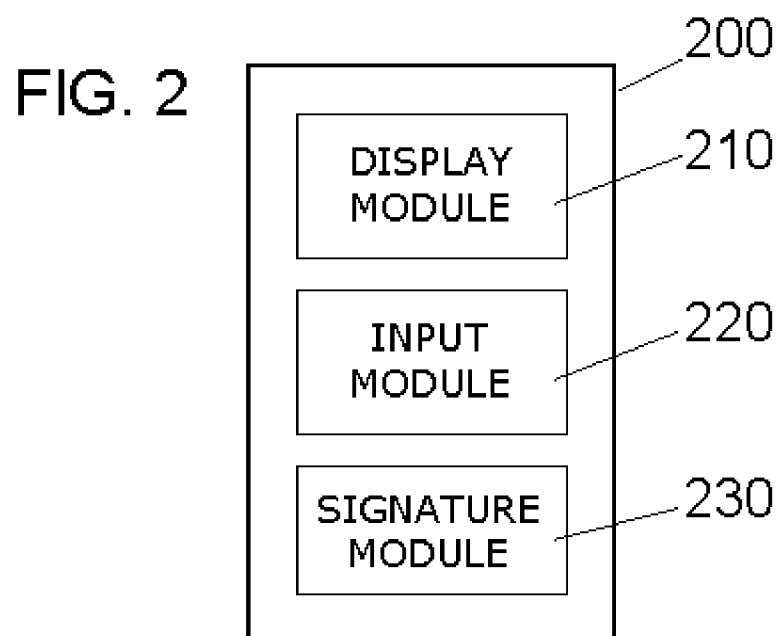


FIG. 4A

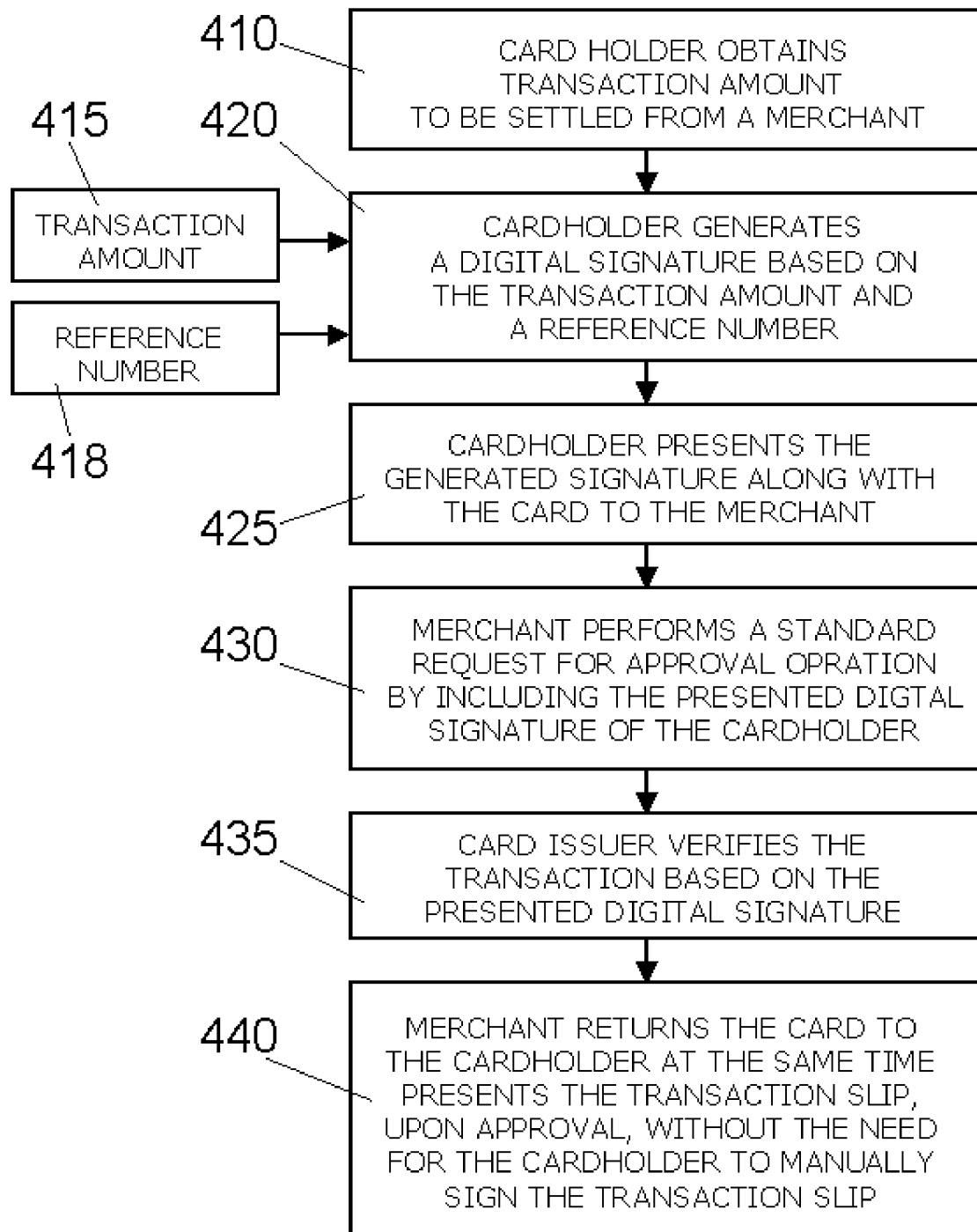


FIG. 4B

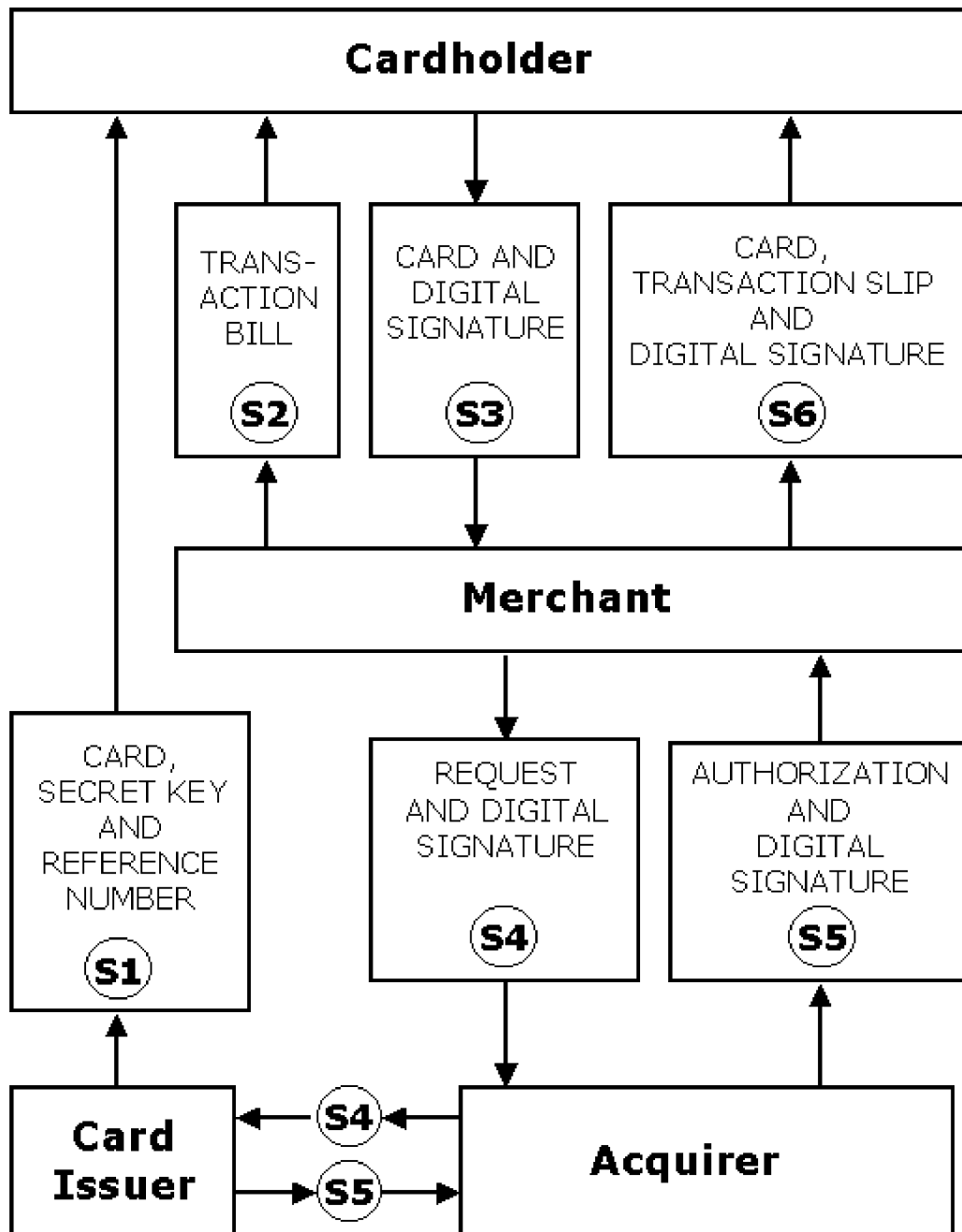


FIG. 5A

card no:1234 5678 9012 3456
card issuer: any bank
card type: any card
ref no: 7788

enter transaction amount:
usd: ____/____/____/____.____

signature:

510

FIG. 5B

card no:1234 5678 9012 3456
card issuer: any bank
card type: any card
ref no: 7788

enter transaction amount:
usd: 700.00

signature: 77882719

520

FIG. 5C

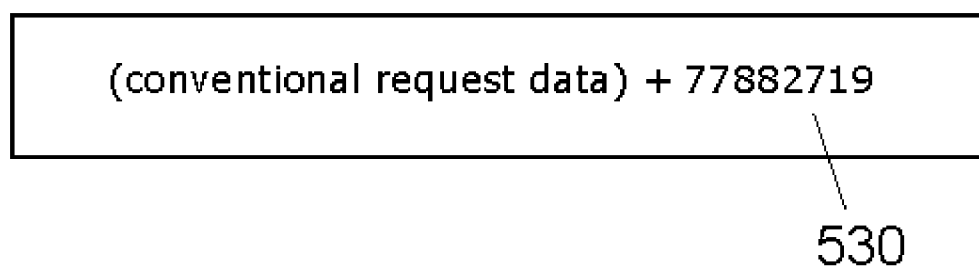


FIG. 5D

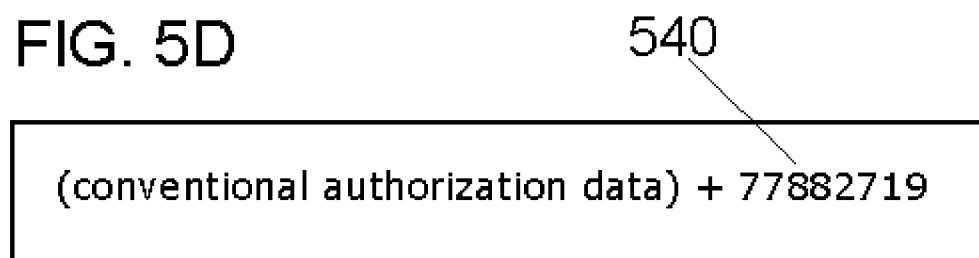


FIG. 5E

merchant name: good restaurant	
terminal id: 12345678	
merchant no: 123456789012	
card type: any card	
card no: 1234 5678 9012 3456	
cardholder name: any name	
expire date: 05/01	
tran type: sale	
batch no: 123456	
trace no: 345678	
date/time: 29dec03 19:00	
ref no: 000123456789	
app code: 567890	
total	usd. 700.00
cardholder	
signature : 77882719	

550

FIG. 6

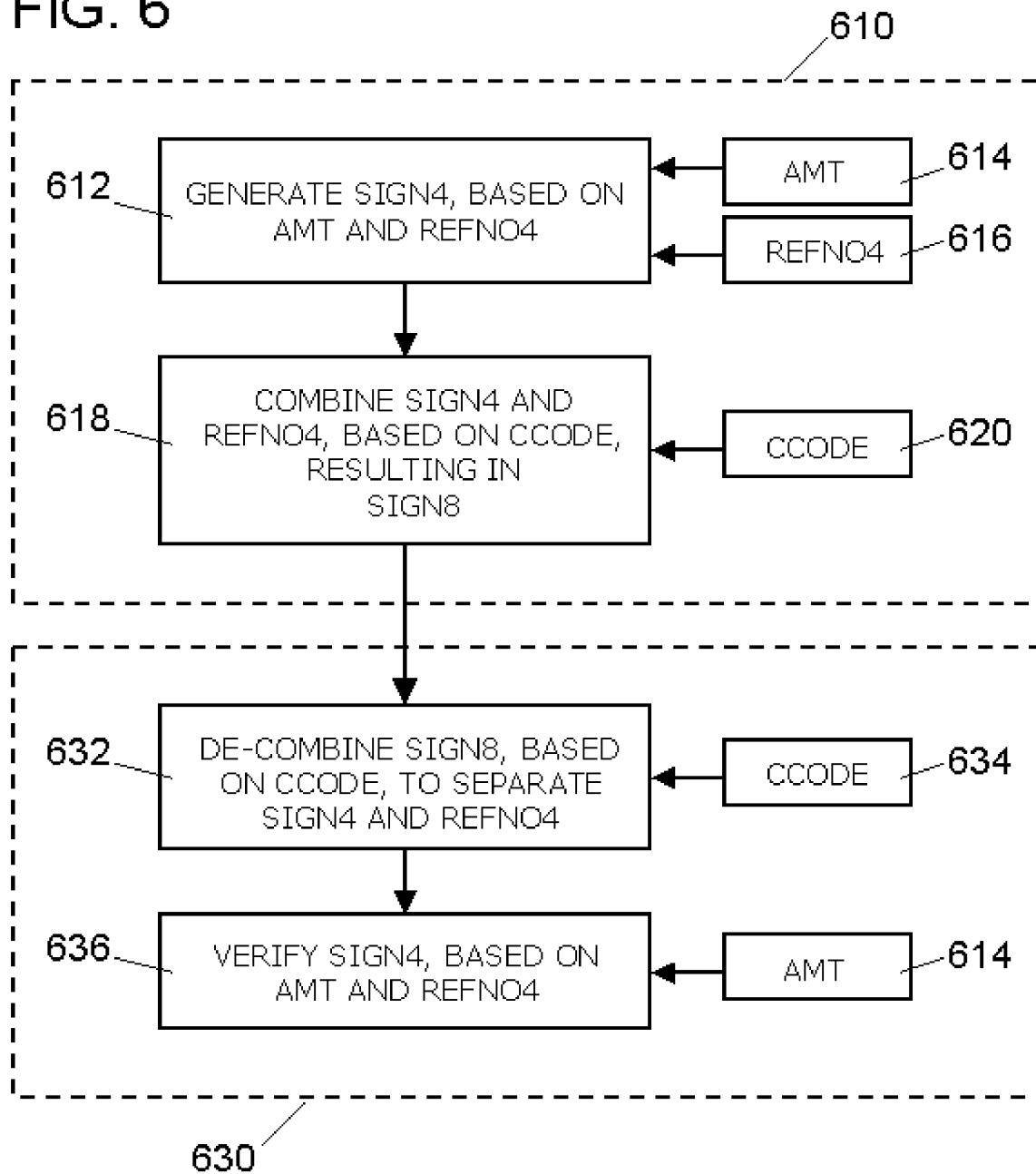


FIG. 7A SIGN4 = ABCD, represented by numeral 1
REFNO4 = 8519, represented by numeral 2

Combination Codes	Combination Results
11112222	ABCD8519
22221111	8519ABCD
11221122	AB85CD19
12221211	A851B9CD
•	•
•	•

FIG. 7B SIGN4 = ABCD, where A,B,C,D are
 indexed by 1,2,3,4 respectively
REFNO4 = 8519 , where 8,5,1,9 are
 indexed by 5,6,7,8 respectively

Combination Codes	Combination Results
12345678	ABCD8519
56781234	8519ABCD
87654321	9158DCBA
12563478	AB85CD19
•	•
•	•